UNITED STATES DISTRICT COURT FOR THE DISTRICT OF NEVADA

AETNA INC.

v.

Case No. 2:16-cv-01819-JAD-PAL

ALL MARKET PRODUCTS & SERVICES, LLC, et al.

DEFENDANT ANDREW ROSS'S ANSWER

Defendant Andrew D. Ross ("Defendant"), through undersigned counsel, hereby responds to Aetna Inc. ("Aetna" or "Plaintiff") as follows:

PRELIMINARY STATEMENT

- 1. Defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations. To the extent a response is required, the statements of that paragraph are denied.
 - 2. Denied.
- 3. Defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations. To the extent a response is required, the statements of that paragraph are denied.
- 4. Defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations regarding consumer complaints. Denied as to the remaining allegations in the paragraph.
- 5. Defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations. To the extent a response is required, the statements of that paragraph are denied.

6. Denied as to any allegations of wrongdoing. The allegations of the rest of the paragraph are conclusions of law to which no response is required. To the extent a response is required, the statements of that paragraph are denied.

THE PARTIES, JURISDICTION AND VENUE

7. Defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations. To the extent a response is required, the statements of that paragraph are denied.

The Dental Shield Defendants

- 8. Defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations. To the extent a response is required, the statements of that paragraph are denied.
- 9. Defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations. To the extent a response is required, the statements of that paragraph are denied.
 - 10. Denied.

The Dental Club Defendants

- 11. Defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations. To the extent a response is required, the statements of that paragraph are denied.
- 12. Defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations. To the extent a response is required, the statements of that paragraph are denied.

13. Defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations. To the extent a response is required, the statements of that paragraph are denied.

Jurisdiction and Venue

- 14. The allegations of this paragraph are conclusions of law to which no response is required. To the extent a response is required, the statements of that paragraph are denied.
- 15. The allegations of this paragraph are conclusions of law to which no response is required. To the extent a response is required, the statements of that paragraph are denied.
- 16. The allegations of this paragraph are conclusions of law to which no response is required. To the extent a response is required, the statements of that paragraph are denied.
- 17. The allegations of this paragraph are conclusions of law to which no response is required. To the extent a response is required, the statements of that paragraph are denied.
- 18. The allegations of this paragraph are conclusions of law to which no response is required. To the extent a response is required, the statements of that paragraph are denied.

BACKGROUND FACTS COMMON TO ALL COUNTS

The Aetna Trademarks

- 19. Defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations. To the extent a response is required, the statements of that paragraph are denied.
- 20. Defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations. To the extent a response is required, the statements of that paragraph are denied.

The Aetna Trademarks Are Famous and Valuable

21. Defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations. To the extent a response is required, the statements of that paragraph are denied.

Aetna Dental Access

- 22. Defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations. To the extent a response is required, the statements of that paragraph are denied.
- 23. Defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations. To the extent a response is required, the statements of that paragraph are denied.

Defendants' Unlawful Conduct

- 24. Denied.
- 25. Defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations. To the extent a response is required, the statements of that paragraph are denied.
 - 26. Denied.
- 27. Defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations. To the extent a response is required, the statements of that paragraph are denied.
- 28. Defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations. To the extent a response is required, the statements of that paragraph are denied.

Aetna Attempts to Resolve the Issues

- 29. Defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations. To the extent a response is required, the statements of that paragraph are denied.
- 30. Defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations. To the extent a response is required, the statements of that paragraph are denied.
- 31. Defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations. To the extent a response is required, the statements of that paragraph are denied.
- 32. Defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations. To the extent a response is required, the statements of that paragraph are denied.
- 33. Defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations. To the extent a response is required, the statements of that paragraph are denied.
- 34. Defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations. To the extent a response is required, the statements of that paragraph are denied.
- 35. Defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations. To the extent a response is required, the statements of that paragraph are denied.

36. Defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations. To the extent a response is required, the statements of that paragraph are denied.

- 37. Denied.
- 38. Denied.
- 39. Denied as to allegations of any wrongdoing. Defendant is without knowledge or information sufficient to form a belief as to the truth of the remainder of the allegations in the paragraph. To the extent a response is required, the statements of that paragraph are denied.
- 40. Denied as to allegations of any wrongdoing. Defendant is without knowledge or information sufficient to form a belief as to the truth of the remainder of the allegations in the paragraph. To the extent a response is required, the statements of that paragraph are denied.

COUNT I

- 41. Denied.
- 42. Defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations. To the extent a response is required, the statements of that paragraph are denied.
 - 43. Denied.
 - 44. Denied.
 - 45. Denied.
 - 46. Denied.
 - 47. Denied.
 - 48. Denied.
 - 49. Denied.

COUNT II

50.	Denied.
51.	Defendant is without knowledge or information sufficient to form a belief as to
the truth of the	e allegations. To the extent a response is required, the statements of that paragraph
are denied.	
52.	Denied.
53.	Denied.
54.	Denied.
55.	Denied.
56.	Denied.
57.	Denied.
58.	Denied.
59.	Denied.
60.	Denied.
COUNT III	
61.	Denied.
62.	Defendant is without knowledge or information sufficient to form a belief as to
the truth of the allegations. To the extent a response is required, the statements of that paragraph	
are denied.	
63.	Denied.
64.	Denied.
65.	Denied.
66.	Denied.

67. Denied.

Respectfully Submitted,

/s/ Eric Menhart Eric Menhart, Esq.* 316 F Street NE Suite 101 Washington, DC 20002 Phone: (855) 453-9376 x. 101

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* Pending Admission Pro Hac Vice

/s/ Whitney W. Wilcher Whitney W. Wilcher, Esq. 8465 West Sahara Avenue Suite 111-236 Las Vegas, NV 89117

Phone: (702) 528-5201

CERTIFICATE OF SERVICE

I hereby certify that on the date of this filing a copy of the foregoing was served via electronic case filing and all parties of record were served by that system.

/s/ Whitney W. Wilcher Whitney W. Wilcher, Esq.